

BOOK 291 PAGE 795
WARRANTY DEED

For good, legal and valuable consideration, receipt of all of which is hereby acknowledged, and for such specific consideration as is set forth below, GRANTORS hereby grant and convey to GRANTEE all right, title and interest in the real property hereinafter described.

GRANTORS hereby covenant with, and warrant to, GRANTEE that they have fee title to the property listed herein, that they have the right to sell and convey said property, that the property is unencumbered except as listed below and that the title and quiet possession will forever be defended against the lawful claims of all persons.

GRANTEE, her heirs, successors and assigns, are to have and hold the property listed herein together with all appurtenances and hereditaments of GRANTORS, in fee simple forever.

GRANTORS: Shirley McEachin Otts and Carol B. Otts

GRANTEE: Jesse Lovorn, a married person, as his sole and separate property

SPECIFIC CONSIDERATION:

The sum of Ten Dollars (\$10.00).

LEGAL DESCRIPTION:

State: Mississippi

County: DeSoto

Lot 657, Section "F", Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Pages 3-4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Street Address:
8101 Buckingham, Southaven, Mississippi 38671

EXISTING ENCUMBRANCES:

Grantee takes title subject to the following encumbrances: all those of record. Grantees specifically assume liability for the indebtedness to the Bailey Mortgage Company in the original amount of eighty three thousand five hundred seven dollars (\$83,507.00) and secured by a First Deed of Trust dated September 11, 1989, filed on September 12, 1989 and recorded in Book 484, Page 60.

Deed of Trust dated March 14, 1972, and recorded in Book 139, Page 564, which has not been released by the Beneficiary, has been paid in full as indicated by the Proof of Payment Affidavit attached as Exhibit "A" to this Warranty Deed.

POSSESSION: Grantee is entitled to possession of the property as follows: Possession is to be given on or before October 1, 1995.

DATE OF EXECUTION: 28th day of September, 1995.

STATE MS.-DESOTO CO.
FILED

OCT 19 11 49 AM '95

SHIRLEY MCEACHIN OTTS

CAROL B. OTTS

Initials

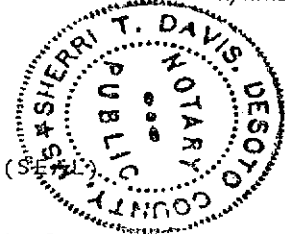
BK 291 PG 795
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI
COUNTY OF DESOTO

BOOK 291 PAGE 796

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named SHIRLEY MCEACHIN OTTS and CAROL B. OTTS, who acknowledged signature and delivery of the above and foregoing instrument on the day and year therein mentioned.

Given under my hand and official seal of office this the 28th day of September, 1995.



Sherri T. Davis
SHERRI T. DAVIS, Notary Public

My Commission Expires: March 18, 1996

Grantors' Address:
7920 Toner Drive
Mobile, AL 36619
Home: (601) 342-6689
Work: (901) 272-7339

Grantees' Address:
858 Farmington
Southaven, MS 38671
Home: (601) 342-2054
Work: (901) 728-8950

PREPARED BY AND, AFTER RECORDING, RETURN TO THE OFFICE OF:
CHRISTIAN GOELDNER
ATTORNEY AT LAW
PROFESSIONAL ASSOCIATION
P. O. BOX 1468
SOUTHAVEN, MISSISSIPPI 38671-1468
(601) 342-7700

Initial [Signature]

PROOF OF PAYMENT

(EXTINGUISHMENT OF MORTGAGE OR DEED OF TRUST
PURSUANT TO SECTION 89-1-49, MCA)

TO THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI:

You are hereby authorized to make the appropriate marginal notation on the face of the lien instrument described herein.

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Before me, the undersigned authority in and for said jurisdiction, this day personally appeared MARTHA HUGGINS, who having been duly sworn, on her oath states as follows:

1. On the 11th day of September, 1989, this office forwarded a check in the amount of eighteen thousand four hundred eighty four dollars and ninety four cents (\$18,484.94) payable to CityFed Mortgage Company, at 30 Warder Street, Springfield, OH 45501-9983, as payment in full of a promissory note secured by a Deed of Trust.

A copy of the transmittal letter is enclosed as Exhibit "1" to this affidavit.

2. The promissory note and Deed of Trust referred to above are identified as follows:

NOTE

Date:	March 14, 1972
Amount:	\$27,500.00
Executed by:	Johnny M. Jacoway and Linna S. Jacoway
Payable to:	Colonial Savings and Loan

DEED OF TRUST

Date:	March 14, 1972
Executed by:	Johnny M. Jacoway and Linna S. Jacoway
Trustee:	George S. Sanders, Jr.
Beneficiary:	Colonial Savings and Loan
Recorded on:	March 17, 1972
Recorded in:	Book 139, Page 564 of trust deeds in the office of the Chancery Clerk of DeSoto County, Mississippi

3. The check referred to above was negotiated by CityFed Mortgage Company and the note has been paid in full, extinguishing the Deed of Trust referred to above.

A copy of the cancelled check, front and back, is enclosed as Exhibit "2" to this affidavit.

4. An attempt was made to secure a release from the Beneficiary but was unsuccessful.

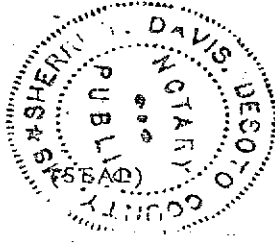
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5. Property Address: 8101 Buckingham, Southaven, Mississippi 38671

Martha Huggins
 MARTHA HUGGINS

This day personally appeared before me, the undersigned authority in and for the said jurisdiction, the within named Martha Huggins, who acknowledged that she executed the above and foregoing instrument.

Sworn to and subscribed before me this 28th day of September, 1995.



[Signature]
 NOTARY PUBLIC

My Commission Expires: March 18, 1996

PREPARED BY AND, AFTER RECORDING, RETURN TO :
 CHRISTIAN GOELDNER, ATTORNEY AT LAW
 PROFESSIONAL ASSOCIATION
 P. O. BOX 1468, SOUTHAVEN, MISSISSIPPI 38671-1468
 (601) 342-7700

Arthur E. Huggins

BOOK

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ATTORNEY AT LAW

9074 SOUTHVIEW ST
SOUTHAVEN MS 38671

P.O. BOX 8
PHONE (601) 242-1516

September 11, 1989

CityFed Mortgage Company
Pay-Off Department
30 Warder Street
Springfield, OH 45501-9983

Re: Loan No. 344284-5

Dear Sir:

Attached, please find our check in the amount of \$18,484.94, representing the pay-off of the above referenced.

Please execute a Release Deed and return it to this office for recording. We are holding the recording fee.

Please forward the hazard insurance policy to the Agent for cancellation. A new policy has been placed on this property.

Please execute a Release Deed and forward to this office for recording. We are holding the recording fee.

I am also enclosing the new mailing address for Sally B. Lovell.

Thank you for your assistance in this matter.

Sincerely,

ARTHUR E. HUGGINS, ATTORNEY

By: Luan F. Johnson

Ifj

Attachment

CityFed Mortgage Company

BOOK 291 PAGE 800 P-82
 30 Warden Street
 Springfield, Ohio 45501
 (513) 324-6700

PAYOFF STATEMENT

ARTIST E. MUGGINS
 ATTORNEY AT LAW
 2074 SOUTHVIEW ST
 SOUTHAVEN, MS 38671

PROJECT 30, 1989

CERTIFIED TO CASHIERS CHECK BOOK
 AND MAIL TO THE ABOVE ADDRESS. ATTENTION
 PAYOFF DEPARTMENT.

LOAN NO: 344284-5
 MAN CODE: 11
 BANK ACCOUNT NO: 867
 INVESTOR LOAN NO: 1024877
 FHA CASE NO: 80000: 1001-077520 /203

AT
 MORTGAGOR: GARY E. MUGGINS
 NATION: 3101 BUCKINGHAM DR
 SOUTHAVEN

PROPERTY ADDRESS: 3101 BUCKINGHAM DR
 SOUTHAVEN MS 38671

MS 38671

THESE FIGURES ARE GOOD TO OCTOBER 01, 1989.

THIS LOAN IS DUE FOR THE OCTOBER 01, 1989 PAYMENT.
 THE CURRENT TOTAL UNPAID PRINCIPAL BALANCE IS:

INTEREST AT 7.00000%	18,234.30
PRO RATA	212.76
SATISFACTION FEE	15.10
***** TOTAL AMOUNT TO PAY LOAN IN FULL *****	18,462.16

FUNDS RECEIVED AFTER OCTOBER 01, 1989 WILL REQUIRE AN ADDITIONAL \$ 106.48
 INTEREST PER MONTH

PLEASE PHONE (513) 324-6700 AT LEAST 2 DAYS PRIOR TO CLOSING FOR THE
 REVISED AMOUNT AND OR FAX YOUR REQUEST TO (513) 324-7166. RETURN ONE
 COPY OF THIS STATEMENT WITH PAYMENT IN FULL FUNDS.

PLEASE PROVIDE A SIGNATURE VERIFIED BY COMPLETING THE ENCLOSED FORM FOR
 YOUR AT THE CLOSING AND RETURNING.

DO NOT PLACE A STOP PAYMENT ON ANY CHECK WITHOUT CONSULTING OUR PAYOFF
 DEPARTMENT.

SHOULD ANY CHECKS RECEIVED PRIOR TO THE STATEMENT PREPARATION DATE NOT
 CLEAR, THE FIGURES WILL BE SUBJECT TO ADJUSTMENT.

10111

ARTHUR E. HUGGINS
ESCROW ACCOUNT
PO BOX 3
SOUTHAVEN, MS 38671

12636

85-232/840

September 11 1989

Pay to the
Order of CityFed Mortgage Company

\$ 18,484.94

Dolls:



Bank of
Mississippi

P.O. BOX 38, SOUTHAVEN, MS 38671

Lot 657, F, Carriage Hills S/D

Pay-Off

Lovell/Olts #012636# 10840023251 47 20000 6#

10001848494

WASHINGTON NATIONAL BANK
1500 15TH STREET, N.W.
WASHINGTON, D.C. 20004

PAY TO THE ORDER OF
WASHINGTON NATIONAL BANK
WASHINGTON, D.C.
FOR DEPOSIT ONLY
OFFERED BY BANKER BANK
OF AMERICA TO BE PAID
TO THE ORDER OF THE
DEPOSITORS
10/11/89 11:50 AM
0144180853PM

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